Case 07-21705 Doc 1

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Desc Main

Page 1 of 34 Document United States Bankruptcy Court

Northern District of Illinois

IN RE: Case No. Leavitt, Jason M Chapter 7 Debtor(s) DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows: For legal services, I have agreed to accept\$ 2,076.00 1,800.00 276.00 The source of the compensation paid to me was: Debtor Other (specify): The source of compensation to be paid to me is: Debtor Other (specify): I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm. I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including: Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; Preparation and filing of any petition, schedules, statement of affairs and plan which may be required; Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof; entation of the debtor in adversary proceedings and other contested bankruptcy mate d. [Other provisions as needed] By agreement with the debtor(s), the above disclosed fee does not include the following services: CERTIFICATION I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding. November 19, 2007 /s/ Paul R. Idlas Date Signature of Attorney

Attorney Paul R. Idlas

Name of Law Firm

NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in instalments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them,

Case 07-21705 Doc 1 Filed 11/19/07 Entered 11/19/07 12:50:18 Page 3 of 34 Document

using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Printed Name and title, if any, of Bankruptcy Petition Preparer Address:	Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer,
x	principal, responsible person, or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
Signature of Bankruptcy Petition Preparer of officer, principal, responsible person, or partner whose Social Security number is provided above.	
Certificate of the Debtor I (We), the debtor(s), affirm that I (we) have received and read this notice.	

Leavitt, Jason M	X /s/ Jason M Leavitt	11/19/2007
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	X	
	Signature of Joint Debtor (if any)	Date

Case 07-21705 Doc 1 Filed 11/19/07 Entered 11/19/07 12:50:18 Document Page 4 of 34

Official Form 22A (Chapter 7) (04/07)

In re: Leavitt,	Jason M		
		Debtor(s)	
Case Number:			

(If known)

 		
A 1 (()	ne calculations require	

☐ The presumption arises

▼ The presumption does not arise

(Check the box as directed in Parts I, III, and VI of this statement.)

Desc Main

CHAPTER 7 STATEMENT OF CURRENT MONTHLY INCOME AND MEANS-TEST CALCULATION

In addition to Schedule I and J, this statement must be completed by every individual Chapter 7 debtor, whether or not filing jointly, whose debts are primarily consumer debts. Joint debtors may complete one statement only.

		Part I. EXCLUSION FOR DISABLED VETERANS						
	If you are a disabled veteran described in the Veteran's Declaration in this Part I, (1) check the box at the beginning of the Veteran Declaration, (2) check the box for "The presumption does not arise" at the top of this statement, and (3) complete the verification in Do not complete any of the remaining parts of this statement.							
Veteran's Declaration. By checking this box, I declare under penalty of perjury that I am a disabled veteran (as defined in 38 U 3741(1)) whose indebtedness occurred primarily during a period in which I was on active duty (as defined in 10 U.S.C. § 101(d)(1)) was performing a homeland defense activity (as defined in 32 U.S.C. § 901(1)).								
		Part II. CALCULATION OF	MONTHL	Y INCO	ME FOR § 7	707(b)(7)	EXCLUSIO	N
		Marital/filing status. Check the box that applies						
		a. 🗹 Unmarried. Complete only Column A ("	Debtor's Incon	ne") for Line	s 3-11.			
		 b. Married, not filing jointly, with declaration spouse and I are legally separated under of evading the requirements of § 707(b)(2 3-11. 	applicable non	-bankruptcy	aw or my spouse a	and I are living	g apart other than f	or the purpose
	2	c. Married, not filing jointly, without the decla ("Debtor's Income") and Column B (Sp				2.b above. Co	mplete both Colu	ımn A
		d. Married, filing jointly. Complete both Col	lumn A ("Debto	or's Income') and Column B ("Spouse's In	come") for Lines	3-11.
		All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line.			Column A Debtor's Income	Column B Spouse's Income		
	3	Gross wages, salary, tips, bonuses, overtime	e, commissions	s.			\$	\$
		Income from the operation of a business, profession or farm. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. Do not enter a number less than zero. Do not include any part of the business expenses entered Line b as a deduction in Part V.						
	4	a. Gross receipts		\$				
		b. Ordinary and necessary business expen-	ses	\$			ļ	
		c. Business income		Subtract Li	ne b from Line a		\$	\$
		Rent and other real property income. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 5. Do not enter a number less than zero. Do not include any part of the operating expenses entered on Line b as a deduction in Part V.						
	5	a. Gross receipts		\$				
		b. Ordinary and necessary operating exper	nses	\$			ļ	
		c. Rent and other real property income		Subtract Li	ne b from Line a		\$	\$
	6	Interest, dividends, and royalties.					\$	\$
	7	Pension and retirement income.					\$	\$
	8	Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child or spousal support. Do not include amounts paid by the debtor's spouse if Column B is completed.					\$	
	9	Unemployment compensation. Enter the amount you contend that unemployment compensation is Social Security Act, do not list the amount of succession amount in the space below:	received by you	or your spou	ise was a benefit ι	ınder the		
		Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor \$		Spouse \$		\$ 124.16	\$

Case 07-21705 Doc 1 Filed 11/19/07 Entered 11/19/07 12:50:18 Desc Main Document Page 5 of 34

Official Form 22A (Chapter 7) (04/07) - Cont.

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	inclu	ne from all other sources. If necessary, list additional sources on a de any benefits received under the Social Security Act or payments or a crime against humanity, or as a victim of international or domestic tont.	eceived as a	victim of a war			
10	a.			\$			
	b.			\$			
	Tota	al and enter on Line 10			\$	\$	
11		total of Current Monthly Income for § 707(b)(7). Add Lines nn B is completed, add Lines 3 through 10 in Column B. Enter the to		Column A, and, if	\$ 124.10	\$	
12	Total Current Monthly Income for § 707(b)(7). If Column B has been completed, add Line 11, Column A to Line 11, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 11, Column A.				124.16		
		Part III. APPLICATION OF § 7	07(B)(7)	EXCLUSION	-		
13		ualized Current Monthly Income for § 707(b)(7). Multiply the the result.	e amount fror	m Line 12 by the nu	mber 12 and	\$	1,489.92
14		icable median family income. Enter the median family income information is available by family size at www.usdoj.gov/ust/ or from					
	a. Ent	ter debtor's state of residence: Illinois	b. Enter debt	or's household size	: <u>1</u>	\$	43,436.00
	Appl	ication of Section707(b)(7). Check the applicable box and produced	eed as direc	ted.			
15		The amount on Line 13 is less than or equal to the amount the top of page 1 of this statement, and complete Part VIII; do not of			for "The presumpti	on d	loes not arise"
		The amount on Line 13 is more than the amount on Line	•		rts of this statemen	t.	
		Complete Parts IV, V, VI, and VII of this states	nent only i	f required. (See	Line 15.)		
		Part IV. CALCULATION OF CURRENT MC	NTHLY I	NCOME FOR	§ 707(b)(2)		
16	Ente	r the amount from Line 12.				\$	
17	Marital adjustment. If you checked the box at Line 2.c, enter the amount of the income listed in Line 11, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. If you did not check box at Line 2.c, enter zero.						
18	Current monthly income for § 707(b)(2). Subtract Line 17 from Line 16 and enter the result.					\$	
		Part V. CALCULATION OF DEDUCTIONS	S ALLOW	/ED UNDER §	707(b)(2)		
		Subpart A: Deductions under Standards of	the Intern	al Revenue Se	rvice (IRS)		
19	"Total	onal Standards: food, clothing, household supplies, pers	s for the app	licable family size a			
	(This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)					\$	
20A		Il Standards: housing and utilities; non-mortgage expen					
ZUA		es Standards; non-mortgage expenses for the applicable county and usdoj.gov/ust/ or from the clerk of the bankruptcy court).	iaiiiiy Size. (THIS IIIIOIIII CIITI	avaliable at	\$	
005	IRS H at <u>ww</u> Paym	Il Standards: housing and utilities; mortgage/rent expendousing and Utilities Standards; mortgage/rent expense for your courn wusdoj.gov/ust/ or from the clerk of the bankruptcy court); enter on lents for any debts secured by your home, as stated in Line 42; subtractors. 20B. Do not enter an amount less than zero.	nty and family Line b the tot	size (this informatical of the Average M	on is available Ionthly		
20B	a.	IRS Housing and Utilities Standards; mortgage/rental expense	\$		1		
	b.	Average Monthly Payment for any debts secured by your home, if any, as stated in Line 42	\$				
	C.	Net mortgage/rental expense	Subtract Li	ine b from Line a			

Local Standards: housing and utilities; adjustment. If you contend that the process set out in Lines 20A and 20B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space

\$

21

below:

Entered 11/19/07 12:50:18 Desc Main Case 07-21705 Filed 11/19/07 Doc 1 Page 6 of 34 Document

Official Form 22A (Chapter 7) (04/07) - Cont.

	Local Standards: transportation; vehicle operation/public transportation expense. You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation.				
22	Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 8.				
	□ 0 □ 1 □ 2 or more.				
	Enter the amount from IRS Transportation Standards, Operating Costs & Public Transportation Costs for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)	\$			
	Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.)				
	☐ 1 ☐ 2 or more.				
23	Enter, in Line a below, the amount of the IRS Transportation Standards, Ownership Costs, First Car (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 42; subtract Line b from Line a and enter the result in Line 23. Do not enter an amount less than zero.				
	a. IRS Transportation Standards, Ownership Costs, First Car \$				
	Average Monthly Payment for any debts secured by Vehicle 1, as b. stated in Line 42 \$				
	c. Net ownership/lease expense for Vehicle 1 Subtract Line b from Line a	\$			
24	Local Standards: transportation ownership/lease expense; Vehicle 2. Complete this Line only if you checked the "2 or more" Box in Line 23. Enter, in Line a below, the amount of the IRS Transportation Standards, Ownership Costs, Second Car (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 42; subtract Line b from Line a and enter the result in Line 24. Do not enter an amount less than zero.				
	a. IRS Transportation Standards, Ownership Costs, Second Car \$				
	Average Monthly Payment for any debts secured by Vehicle 2, as b. stated in Line 42 \$				
	c. Net ownership/lease expense for Vehicle 2 Subtract Line b from Line a	\$			
25	Other Necessary Expenses: taxes. Enter the total average monthly expense that you actually incur for all federal, state, and local taxes, other than real estate and sales taxes, such as income taxes, self employment taxes, social security taxes, and Medicare taxes. Do not include real estate or sales taxes.	\$			
26	Other Necessary Expenses: mandatory payroll deductions. Enter the total average monthly payroll deductions that are required for your employment, such as mandatory retirement contributions, union dues, and uniform costs. Do not include discretionary amounts, such as non-mandatory 401(k) contributions.	\$			
27	Other Necessary Expenses: life insurance. Enter average monthly premiums that you actually pay for term life insurance for yourself. Do not include premiums for insurance on your dependents, for whole life or for any other form of insurance.	\$			
28	Other Necessary Expenses: court-ordered payments. Enter the total monthly amount that you are required to pay pursuant to court order, such as spousal or child support payments. Do not include payments on past due support obligations included in Line 44.	\$			
29	Other Necessary Expenses: education for employment or for a physically or mentally challenged				
30	Other Necessary Expenses: childcare. Enter the average monthly amount that you actually expend on childcare — such as baby-sitting, day care, nursery and preschool. Do not include other educational payments.	\$			
31	Other Necessary Expenses: health care. Enter the average monthly amount that you actually expend on health care expenses that are not reimbursed by insurance or paid by a health savings account. Do not include payments for health insurance or health savings accounts listed in Line 34.	\$			
32	Other Necessary Expenses: telecommunication services. Enter the average monthly amount that you actually pay for telecommunication services other than your basic home telephone service — such as cell phones, pagers, call waiting, caller id, special long distance, or internet service — to the extent necessary for your health and welfare or that of your dependents. Do not include any amount previously deducted.	\$			
33	Total Expenses Allowed under IRS Standards. Enter the total of Lines 19 through 32.				

44

claims), divided by 60.

Page 7 of 34 Document Official Form 22A (Chapter 7) (04/07) - Cont. Subpart B: Additional Expense Deductions under § 707(b) Note: Do not include any expenses that you have listed in Lines 19-32 Health Insurance, Disability Insurance, and Health Savings Account Expenses. List and total the average monthly amounts that you actually pay for yourself, your spouse, or your dependents in the following categories. Health Insurance \$ 34 Disability Insurance \$ \$ Health Savings Account C. Total: Add Lines a, b and c \$ Continued contributions to the care of household or family members. Enter the actual monthly expenses 35 that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses. Protection against family violence. Enter any average monthly expenses that you actually incurred to maintain the 36 safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court. \$ Home energy costs. Enter the average monthly amount, in excess of the allowance specified by IRS Local Standards 37 for Housing and Utilities, that you actually expend for home energy costs. You must provide your case trustee with documentation demonstrating that the additional amount claimed is reasonable and necessary. \$ Education expenses for dependent children less than 18. Enter the average monthly expenses that you actually incur, not to exceed \$137.50 per child, in providing elementary and secondary education for your dependent 38 children less than 18 years of age. You must provide your case trustee with documentation demonstrating that the amount claimed is reasonable and necessary and not already accounted for in the IRS Standards. \$ Additional food and clothing expense. Enter the average monthly amount by which your food and clothing expenses exceed the combined allowances for food and apparel in the IRS National Standards, not to exceed five 39 percent of those combined allowances. (This information is available at www.usdoi.gov/ust/ or from the clerk of the bankruptcy court.) You must provide your case trustee with documentation demonstrating that the additional amount claimed is reasonable and necessary. \$ Continued charitable contributions. Enter the amount that you will continue to contribute in the form of cash or 40 financial instruments to a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2). \$ Total Additional Expense Deductions under § 707(b). Enter the total of Lines 34 through 40 \$ 41 **Subpart C: Deductions for Debt Payment** Future payments on secured claims. For each of your debts that is secured by an interest in property that you own, list the name of the creditor, identify the property securing the debt, and state the Average Monthly Payment. The Average Monthly Payment is the total of all amounts contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. Mortgage debts should include payments of taxes and insurance required by the mortgage. If necessary, list additional entries on a separate page. 60-month Name of Creditor Property Securing the Debt Average Pmt 42 \$ \$ b. \$ C. Total: Add lines a, b and c. \$ Other payments on secured claims. If any of debts listed in Line 42 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 42, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page. 1/60th of the 43 Name of Creditor Property Securing the Debt Cure Amount \$ a. \$ b. \$ C. Total: Add lines a, b and c. \$

Payments on priority claims. Enter the total amount of all priority claims (including priority child support and alimony

56

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	Chapter 13 administrative expenses. If you are eligible to file a case under Chapter 13, complete the following chart, multiply the amount in Line a by the amount in Line b, and enter the resulting administrative expense.				
	a.	Projected average monthly Chapter 13 plan payment.	\$		
45	b.	Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)	x		
	C.	Average monthly administrative expense of Chapter 13 case	Total: Multiply Lines a and b]	
46	Tota	al Deductions for Debt Payment. Enter the total of Lines 42 throu	gh 45.	\$	
		Subpart D: Total Deductions Allo	wed under § 707(b)(2)		
47	Total of all deductions allowed under § 707(b)(2). Enter the total of Lines 33, 41, and 46.			\$	
				<u>=</u>	

	Part VI. DETERMINATION OF § 707(b)(2) PRESUMPTION		
48	Enter the amount from Line 18 (Current monthly income for § 707(b)(2))	\$	
49	Enter the amount from Line 47 (Total of all deductions allowed under § 707(b)(2))	\$	
50	Monthly disposable income under § 707(b)(2). Subtract Line 49 from Line 48 and enter the result.	\$	
51	60-month disposable income under § 707(b)(2). Multiply the amount in Line 50 by the number 60 and enter the result.	\$	
	Initial presumption determination. Check the applicable box and proceed as directed.		
	The amount on Line 51 is less than \$6,575. Check the box for "The presumption does not arise" at the top of pastatement, and complete the verification in Part VIII. Do not complete the remainder of Part VI.	age 1 of this	
52	The amount set forth on Line 51 is more than \$10,950. Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII. Do not complete the remainder of Part VI.		
	The amount on Line 51 is at least \$6,575, but not more than \$10,950. Complete the remainder of Part VI (55).	Lines 53 though	
53	Enter the amount of your total non-priority unsecured debt.	\$	
54	Threshold debt payment amount. Multiply the amount in Line 53 by the number 0.25 and enter the result.	\$	
	Secondary presumption determination. Check the applicable box and proceed as directed.		
55	The amount on Line 51 is less than the amount on Line 54. Check the box for "The presumption does not a page 1 of this statement, and complete the verification in Part VIII.	rise" at the top of	
	The amount on Line 51 is equal to or greater than the amount on Line 54. Check the box for "The presur the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII.	mption arises" at	

Total: Add Lines a, b and c

	Part VIII. VERIFICATION					
	I declare under penalty of perjury that the information provided in this statement is true and correct. (If this a joint case, both debtors must sign.)					
57	Date: November 19, 2007	Signature: /s/ Jason M Leavitt (Debtor)				
	Date:	Signature:(Joint Debtor, if any)				

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Case 07-21705 (Official Form 1) (04/07) Filed 11/19/07 Entered 11/19/07 12:50:18 Desc Main Doc 1 Document Page 9 of 34 **United States Bankruptcy Court** Voluntary Petition **Northern District of Illinois** Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse) (Last, First, Middle): Leavitt, Jason M All Other Names used by the Debtor in the last 8 years All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): **Jason Leavitt** Last four digits of Soc. Sec. No./Complete EIN or other Tax I.D. No. (if more Last four digits of Soc. Sec. No./Complete EIN or other Tax I.D. No. (if more than one, state all): 2392 than one, state all): Street Address of Debtor (No. & Street, City, State & Zip Code): Street Address of Joint Debtor (No. & Street, City, State & Zip Code): 1241 Olive Road Homewood, IL ZIPCODE 60430 ZIPCODE County of Residence or of the Principal Place of Business: County of Residence or of the Principal Place of Business: Cook Mailing Address of Debtor (if different from street address) Mailing Address of Joint Debtor (if different from street address): ZIPCODE ZIPCODE Location of Principal Assets of Business Debtor (if different from street address above): ZIPCODE Type of Debtor Chapter of Bankruptcy Code Under Which **Nature of Business** (Form of Organization) (Check **one** box.) the Petition is Filed (Check one box.) (Check one box.) Chapter 7 Chapter 15 Petition for Health Care Business ✓ Individual (includes Joint Debtors) Single Asset Real Estate as defined in 11 Chapter 9 Recognition of a Foreign U.S.C. § 101(51B) See Exhibit D on page 2 of this form. Chapter 11 Main Proceeding Corporation (includes LLC and LLP) Railroad Chapter 12 Chapter 15 Petition for Stockbroker
Commodity Broker Partnership Chapter 13 Recognition of a Foreign Other (If debtor is not one of the above entities, Nonmain Proceeding check this box and state type of entity below.) Clearing Bank **Nature of Debts** Other (Check one box) **✓** Debts are primarily consumer Debts are primarily Tax-Exempt Entity debts, defined in 11 U.S.C. business debts. § 101(8) as "incurred by an (Check box, if applicable.) Debtor is a tax-exempt organization under individual primarily for a personal, family, or house-Title 26 of the United States Code (the Internal Revenue Code). hold purpose." Filing Fee (Check one box) Chapter 11 Debtors: Check one box: ✓ Full Filing Fee attached Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Filing Fee to be paid in installments (Applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form Debtor's aggregate noncontingent liquidated debts owed to non-insiders or affiliates are less than \$2,190,000. Filing Fee waiver requested (Applicable to chapter 7 individuals only). Must Check all applicable boxes: attach signed application for the court's consideration. See Official Form 3B. ☐ A plan is being filed with this petition
☐ Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b). Statistical/Administrative Information THIS SPACE IS FOR COURT USE ONLY Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Estimated Number of Creditors 50-100-1,000-5,001-10,001-25,001-50,001-200-1-Over 49 99 199 999 5,000 10,000 25,000 50,000 100,000 100,000 \checkmark П Estimated Assets \$0 to \$10,000 to \$100,000 to \$1 million More than \$10,000 \$100,000 \$1 million \$100 million \$100 million Estimated Liabilities Ш \$0 to \$50,000 to \$100,000 to \$1 million More than \$50,000 \$100,000 \$1 million \$100 million \$100 million

Voluntary Petition Document Official Form 1) (04/07) Document	Page 10 of 34 Name of Debtor(s): Leavitt, Jason M	
(This page must be completed and filed in every case)		
Prior Bankruptcy Case Filed Within Last	<u> </u>	<u> </u>
Location Where Filed: None	Case Number:	Date Filed:
Location Where Filed:	Case Number:	Date Filed:
Pending Bankruptcy Case Filed by any Spouse, Partner or	Affiliate of this Debtor	(If more than one, attach additional sheet)
Name of Debtor: None	Case Number:	Date Filed:
District:	Relationship:	Judge:
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) Exhibit A is attached and made a part of this petition.	whose debts I, the attorney for the petit that I have informed the p chapter 7, 11, 12, or 13 explained the relief availa	Exhibit B pleted if debtor is an individual s are primarily consumer debts.) ioner named in the foregoing petition, decipetitioner that [he or she] may proceed un of title 11, United States Code, and h ible under each such chapter. I further cerebtor the notice required by § 342(b) of
	X /s/ Paul R. Idlas	11/19/0
	Signature of Attorney for De	btor(s)
No Exh (To be completed by every individual debtor. If a joint petition is filed, expected by the complete of the complete o		nd attach a separate Exhibit D.)
▼ No Exh (To be completed by every individual debtor. If a joint petition is filed, e ▼ Exhibit D completed and signed by the debtor is attached and many	ach spouse must complete an	nd attach a separate Exhibit D.)
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Entered 11/19/07 12:50:18 Page 11 of 34

Desc Main FORM B1, Page 3

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s): Leavitt, Jason M

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

Doc 1

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United State Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Jason M Leavitt

Signature of Debtor

Jason M Leavitt

Х

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

November 19, 2007

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.
- Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

Signature of Non-Attorney Petition Preparer I declare under penalty of perjury that: 1) I am a bankruptcy petition

preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document

and the notices and information required under 11 U.S.C. §§ 110(b),

110(h) and 342(b); 3) if rules or guidelines have been promulgated

pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services

X

Signature of Foreign Representative

X

Printed Name of Foreign Representative

Date

Signature of Attorney

X /s/ Paul R. Idlas

Signature of Attorney for Debtor(s)

Paul R. Idlas 06182303-212970

Printed Name of Attorney for Debtor(s)

Attorney Paul R. Idlas

Firm Name

1099 North Corporate Circle

Grayslake, IL 60030

(847) 223-5555

Telephone Number

November 19, 2007

Date

chargeable by bankruptcy petition preparers, I have given the debtor

notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Х

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Χ

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

Case 07-21705 Official Form 1, Exhibit D (10/06)

Doc 1

Entered 11/19/07 12:50:18 Desc Main Filed 11/19/07

Document Page 12 of 34 United States Bankruptcy Court Northern District of Illinois

Not then Dis	trict of immois
IN RE:	Case No
Leavitt, Jason M	Chapter 7
Debtor(s)	
	R'S STATEMENT OF COMPLIANCE ELING REQUIREMENT
do so, you are not eligible to file a bankruptcy case, and the cou whatever filing fee you paid, and your creditors will be able to	tatements regarding credit counseling listed below. If you cannot rt can dismiss any case you do file. If that happens, you will lose resume collection activities against you. If your case is dismissed d to pay a second filing fee and you may have to take extra steps
Every individual debtor must file this Exhibit D. If a joint petition is jone of the five statements below and attach any documents as direct	filed, each spouse must complete and file a separate Exhibit D. Check eted.
the United States trustee or bankruptcy administrator that outlined	e , I received a briefing from a credit counseling agency approved by the opportunities for available credit counseling and assisted me in a agency describing the services provided to me. Attach a copy of the gh the agency.
the United States trustee or bankruptcy administrator that outlined performing a related budget analysis, but I do not have a certificate for	e , I received a briefing from a credit counseling agency approved by the opportunities for available credit counseling and assisted me in from the agency describing the services provided to me. You must file ded to you and a copy of any debt repayment plan developed through d.
days from the time I made my request, and the following exigen	oproved agency but was unable to obtain the services during the five t circumstances merit a temporary waiver of the credit counseling unied by a motion for determination by the court.][Summarize exigent
obtain the credit counseling briefing within the first 30 days after the agency that provided the briefing, together with a copy of extension of the 30-day deadline can be granted only for cause an be filed within the 30-day period. Failure to fulfill these requir	it will send you an order approving your request. You must still you file your bankruptcy case and promptly file a certificate from any debt management plan developed through the agency. Any id is limited to a maximum of 15 days. A motion for extension must rements may result in dismissal of your case. If the court is not out first receiving a credit counseling briefing, your case may be
4. I am not required to receive a credit counseling briefing becau motion for determination by the court.]	se of: [Check the applicable statement.] [Must be accompanied by a
·	y reason of mental illness or mental deficiency so as to be incapable nancial responsibilities.);
	y impaired to the extent of being unable, after reasonable effort, to
5. The United States trustee or bankruptcy administrator has deted does not apply in this district.	ermined that the credit counseling requirement of 11 U.S.C. § 109(h)

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Jason M Leavitt

Date: November 19, 2007

Case 07-21705 Doc 1 Filed 11/19/07 Entered 11/19/07 12:50:18
Official Form 6 - Summary (10/06) Document Page 13 of 34

Document Page 13 of 34 United States Bankruptcy Court Northern District of Illinois Desc Main

IN RE:		Case No.
Leavitt, Jason M		Chapter 7
	Debtor(s)	•

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 0.00		
B - Personal Property	Yes	2	\$ 14,180.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$ 14,862.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	2		\$ 46,503.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$ 560.74
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$ 540.00
	TOTAL	12	\$ 14,180.00	\$ 61,365.00	

Case 07-21705 Doc 1 Official Form 6 - Statistical Summary (10/06)

Entered 11/19/07 12:50:18 Desc Main Filed 11/19/07 Document Page 14 of 34 United States Bankruptcy Court

Northern District of Illinois

IN RE:		Case No
Leavitt, Jason M		Chapter 7
	Debtor(s)	•

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 0.00

State the following:

Average Income (from Schedule I, Line 16)	\$ 560.74
Average Expenses (from Schedule J, Line 18)	\$ 540.00
Current Monthly Income (from Form 22A Line 12; OR , Form 22B Line 11; OR , Form 22C	
Line 20)	\$ 124.16

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 1,727.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 46,503.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 48,230.00

Case 07-21705	Doc 1	Filed 11/19/07	Entered 11/19/07 12:50:18	Desc Main
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IN RE Leavitt, Jason M

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Debtor(s)

SCHEDULE A - REAL PROPERTY

Case No.

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H" for Husband, "W" for Wife, "J" for Joint or "C" for Community in the column labeled "HWJC." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	H W J C	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
None				

TOTAL 0.00

Case 07-21705 Doc 1 Filed 11/19/07 Entered 11/19/07 12:50:18 Dec Document Page 16 of 34

IN RE Leavitt, Jason M

Debtor(s)

SCHEDULE B - PERSONAL PROPERTY

Case No.

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H" for Husband, "W" for Wife, "J" for Joint, or "C" for Community in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information requested in this schedule, do not include the name or address of a minor child. Simply state "a minor child."

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1.	Cash on hand.		CAsh on hand		20.00
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking Account Chase		250.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, include audio, video, and computer equipment.		40 music cds, and hand tools		200.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		books and pictures		50.00
6.	Wearing apparel.		Wearing appearal		300.00
7.	Furs and jewelry.		jewelry		25.00
8.	Firearms and sports, photographic, and other hobby equipment.		golf clubs		200.00
9.	Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	Х			
10.	Annuities. Itemize and name each issue.	Х			
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(3). 11 U.S.C. § 521(c); Rule 1007(b)).	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	X			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	х			
14.	Interests in partnerships or joint ventures. Itemize.	Х			
15.	Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16.	Accounts receivable.	X			

IN RE Leavitt, Jason M

Document

Page 17 of 34

_ Case No. __

Debtor(s)

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
17.	Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	Х			
18.	Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	Х			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	x			
22.	Patents, copyrights, and other intellectual property. Give particulars.	Х			
23.	Licenses, franchises, and other general intangibles. Give particulars.	Х			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) in customer lists or similar compilations provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.		2006 Honda Civis DX		13,135.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.	X			
			ТОТ	'AT	14,180.00

Case 07-21705 Official Form 6C (04/07) IN RE Leavitt, Jason M

Doc 1 Filed 11/19/07 Document

Page 18 of 34

Entered 11/19/07 12:50:18 Desc Main

Debtor(s)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects t	he exemptions to	which debtor is	s entitled under:
(Check one box)	_		

 $\$ Check if debtor claims a homestead exemption that exceeds \$136,875.

_ Case No. __

11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING
COUEDINE D. DEDOGNAL PROPERTY		EXEMITION	EXEMPTIONS
SCHEDULE B - PERSONAL PROPERTY CAsh on hand	725 CC 5 542 4004/b)	20.00	20.00
	735 ILCS 5 §12-1001(b)	20.00	20.00
Checking Account Chase	735 ILCS 5 §12-1001(b)	250.00	250.00
40 music cds, and hand tools	735 ILCS 5 §12-1001(b)	200.00	200.00
books and pictures	735 ILCS 5 §12-1001(a)	50.00	50.00
Wearing appearal	735 ILCS 5 §12-1001(a)	300.00	300.00
jewelry	735 ILCS 5 §12-1001(b)	25.00	25.00
golf clubs	735 ILCS 5 §12-1001(b)	200.00	200.00

Page 19 of 34

Case No.

IN RE Leavitt, Jason M

Debtor(s)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 55919411			2006 Honda Civic DX	T			14,862.00	1,727.00
Baxter Credit Union 400 N. Lakeview Parkway Vernon Hills, IL 60061			VALUE \$ 13,135.00					
ACCOUNT NO.			7.202 (10,100.00					
			VALUE \$					
ACCOUNT NO.								
			VALUE \$					
ACCOUNT NO.								
			VALUE \$					
0 continuation sheets attached			(Total of the	is p	_	e)	\$ 14,862.00	\$ 1,727.00
		J)	Use only on last page of the completed Schedule D. Repor the Summary of Schedules, and if applicable, on the S Summary of Certain Liabilities and Relate	t al: tati	stic	n al	\$ 14,862.00	\$ 1,727.00

• continuation sheets attached

Filed 11/19/07
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Entered 11/19/07 12:50:18 Page 20 of 34

Case No.

Desc Main

IN RE Leavitt, Jason M

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Debtor(s)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 report this total also on the Statistical Summary of Certain Liabilities and Related Data. ✓ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) **Domestic Support Obligations** Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1). Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3). Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5). Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6). **Deposits by individuals** Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7). Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8). Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9). Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Official Form GASE 07-21705	Doc 1	Filed 11/19/07	Entered 11/19/07 1
Official Form of (10/00)		Document	Page 21 of 34

L2:50:18 Desc Main

IN RE Leavitt, Jason M

Case No.

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors hold	ing	unse	cured nonpriority claims to report on this Schedule F.				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	7777	AMOUNT OF CLAIM
ACCOUNT NO. 5466-1600-5134-6466							
Citi Cards P.O. Box 6000 The Lakes, NV 89163-6000							4,776.00
ACCOUNT NO. 5424-1807-1835-6873			Revolving account opened 2/06	1		T	,
Citibank Po Box 6241 Sioux Falls, SD 57117							9,906.00
ACCOUNT NO.			Assignee or other notification for:	7		1	.,
Northland Group Inc P.O. Box 390905 Edina, MN 55439			Citibank				
ACCOUNT NO. 5424-1806-1818-7220			Revolving account opened 3/05	+	+	+	
Citibank Po Box 6241 Sioux Falls, SD 57117							8,219.00
1 continuation sheets attached		·	St (Total of this		otal	\$	22,901.00
- continuation succis audeneu			(Total of uns		otal	Ψ	,501.50
			(Use only on last page of the completed Schedule F. Report a the Summary of Schedules and, if applicable, on the Sta Summary of Certain Liabilities and Related	tist	ical	\$	

IN RE Leavitt, Jason M

Document Page 22 of 34

Case No. _

46,503.00

Summary of Certain Liabilities and Related Data.)

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(Continuation Sheet)					
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED		MOUNT OF CLAIM
ACCOUNT NO. 6011-0071-9023-5555			Revolving account opened 7/96	+				
Discover Po Box 15316 Wilmington, DE 19850								E 765 00
ACCOUNT NO. 6011-0072-0579-4851			Revolving account opened 10/05	+				5,765.00
Discover Fin Pob 15316 Wilmington, DE 19850			Revolving account opened 10/03					1 247 00
ACCOUNT NO. 2392880989			Installment account opened 10/06	+				1,247.00
Glelsi/sallie Mae 2401 International Ln Madison, WI 53704			notalinion account opened 10/00					16,590.00
ACCOUNT NO. 5004842870			Federal/Student Loan					.,
Goal Financial LLC 9477 Waples Street, Ste 100 San Diego, CA 92121								unknown
ACCOUNT NO.								
ACCOUNT NO.	_							
ACCOUNT NO.								
Sheet no. 1 of 1 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		1	(Total of	,	oag Tot	e) al	\$ 2	23,602.00
			(Use only on last page of the completed Schedule F. Reporthe Summary of Schedules, and if applicable, on the Summary of Certain Liabilities and Rela	Statis	stic	al	s 4	16.503.00

Case 07-21705 Doc 1 Filed 11/19/07 Entered 11/19/07 12:50:18 Desc Main Document Page 23 of 34

IN RE Leavitt, Jason M

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Case No.

Debtor(s)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed.R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

Case 07-21705 Doc 1 Filed 11/19/07 Entered 11/19/07 12:50:18 Desc Main Document Page 24 of 34

IN RE Leavitt, Jason M

Debtor(s)

SCHEDULE H - CODEBTORS

Case No. _

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

Desc Main

Case No.

IN RE Leavitt, Jason M

Debtor(s)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child.

Debtor's Marital Status	DEPENDENTS (OF DEBTOR AND	SPOUS	EE		
Single	RELATIONSHIP(S):				AGE(S):	
EMPLOYMENT:	DEBTOR			SPOUSE	<u>. </u>	
Occupation						
Name of Employer						
How long employed						
Address of Employer						
	erage or projected monthly income at time case filed)			DEBTOR	S	POUSE
	ages, salary, and commissions (prorate if not paid mo	onthly)	\$		\$	
2. Estimated monthly overti	ime		\$		\$	
3. SUBTOTAL			\$	0.00	\$	
4. LESS PAYROLL DEDU	JCTIONS					
a. Payroll taxes and Socia	al Security		\$		\$	
b. Insurance	•		\$		\$	
c. Union dues			\$		\$	
d. Other (specify)			\$		\$	
			<u>\$</u>		\$	
5. SUBTOTAL OF PAYR	OLL DEDUCTIONS		\$	0.00		
6. TOTAL NET MONTH	LY TAKE HOME PAY		\$	0.00	\$	
7. Regular income from ope	eration of business or profession or farm (attach detai	led statement)	\$		\$	
8. Income from real propert	ty		\$		\$	
9. Interest and dividends			\$		\$	
	or support payments payable to the debtor for the deb	otor's use or				
that of dependents listed abo			\$		\$	
11. Social Security or other			_			
(Specify) Unemployment	ıt		\$	560.74	\$	
10 Denotes an action and in			\$		\$	
12. Pension or retirement in			\$		\$	
13. Other monthly income (Specify)			¢		¢	
			ф —		φ	
			\$		\$	
44 CUDDODAL OF LINE			Ι _Φ	500.74	Φ.	
14. SUBTOTAL OF LINE			\$		\$	
15. AVERAGE MONTHL	LY INCOME (Add amounts shown on lines 6 and 14	1)	\$	560.74	\$	
16. COMBINED AVERAG	GE MONTHLY INCOME: (Combine column total	s from line 15;				
	epeat total reported on line 15)			\$	560.74	

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **Debtor is actively seeking employment.**

Document

Page 26 of 34

_ Case No. ___

IN RE Leavitt, Jason M

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Debtor(s)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate quarterly, semi-annually, or annually to show monthly rate.	e any payments made biweekly,
Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete expenditures labeled "Spouse."	a separate schedule of
1. Rent or home mortgage payment (include lot rented for mobile home) a. Are real estate taxes included? Yes No	\$
b. Is property insurance included? Yes No No 2. Utilities:	
a. Electricity and heating fuel	\$
b. Water and sewer	\$
c. Telephone	\$
d. Other Cell	\$75.00
3. Home maintenance (repairs and upkeep)	\$
4. Food	\$
5. Clothing	\$
6. Laundry and dry cleaning	\$
7. Medical and dental expenses	\$
8. Transportation (not including car payments)9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$50.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc. 10. Charitable contributions	\$
11. Insurance (not deducted from wages or included in home mortgage payments)	Ψ
a. Homeowner's or renter's	\$
b. Life	\$
c. Health	\$ \$ 107.00
d. Auto e. Other	\$ 107.00
e. Other	
12. Taxes (not deducted from wages or included in home mortgage payments)	Ψ
(Specify)	\$
	\$
13. Installment payments: (in chapter 11, 12 and 13 cases, do not list payments to be included in the plan) a. Auto	\$ 308.00
b. Other	\$ 308.00
U. Other	
14. Alimony, maintenance, and support paid to others	\$
15. Payments for support of additional dependents not living at your home	\$
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$
17. Other	\$
	\$
	Ψ
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.	\$540.00
19. Describe any increase or decrease in expenditures anticipated to occur within the year following the filing of Hopes to find full employment. As income goes up, debtor expects to contribute more to his living expert by his mother.	
20. STATEMENT OF MONTHLY NET INCOME	
a. Average monthly income from Line 15 of Schedule I	\$ 560.74
b. Average monthly expenses from Line 18 above c. Monthly net income (a. minus b.)	\$\$ 540.00 \$ 20.74
c. Monany net meome (a. minus o.)	Ψ20.74

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Doc 1 Filed 11/19/07 Entered 11/19/07 12:50:18 Desc Main Page 27 of 34

__ Case No. __

IN RE Leavitt, Jason M

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Debtor(s)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of ______ 14 sheets (total shown on summary page plus 2) and that they are true and correct to the best of my knowledge information and belief

Date: November 19, 2007	Signature: /s/ Jason M Leavitt Jason M Leavitt	Debtor
Date:	Signature:	
		(Joint Debtor, if any) [If joint case, both spouses must sign.]
DECLARATION AND SI	GNATURE OF NON-ATTORNEY BANKRUPTCY PETITION P	PREPARER (See 11 U.S.C. § 110)
compensation and have provided the and 342 (b); and, (3) if rules or guide	at: (1) I am a bankruptcy petition preparer as defined in 11 U.S ebtor with a copy of this document and the notices and information lines have been promulgated pursuant to 11 U.S.C. § 110(h) setti iven the debtor notice of the maximum amount before preparing any that section.	n required under 11 U.S.C. §§ 110(b), 110(h), ng a maximum fee for services chargeable by
Printed or Typed Name and Title, if any, or	Bankruptcy Petition Preparer So	cial Security No. (Required by 11 U.S.C. § 110.)
If the bankruptcy petition preparer is responsible person, or partner who si	not an individual, state the name, title (if any), address, and soo gns the document.	cial security number of the officer, principal,
Address		
Signature of Bankruptcy Petition Preparer	$\overline{\mathrm{D}_{\mathrm{d}}}$	tte
Names and Social Security numbers of is not an individual:	all other individuals who prepared or assisted in preparing this doc	ument, unless the bankruptcy petition preparer
If more than one person prepared this	document, attach additional signed sheets conforming to the appro	opriate Official Form for each person.
A bankruptcy petition preparer's failuimprisonment or both. 11 U.S.C. § 1	re to comply with the provision of title 11 and the Federal Rules of 0 ; 18 U.S.C. § 156 .	f Bankruptcy Procedure may result in fines or
DECLARATION UNI	DER PENALTY OF PERJURY ON BEHALF OF CORPOR	ATION OR PARTNERSHIP
I, the	(the president or other officer or an	n authorized agent of the corporation or a
member or an authorized agent of (corporation or partnership) name schedules, consisting ofknowledge, information, and belief	the partnership) of the	It I have read the foregoing summary and ey are true and correct to the best of my
Date:	Signature:	

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Case 07-21705 Official Form 7 (04/07)

Doc 1 Filed 11/19/07 Document

Entered 11/19/07 12:50:18

Desc Main

Page 28 of 34 **United States Bankruptcy Court**

Northern District of Illinois

IN RE:	Case No
Leavitt, Jason M	Chapter 7
Debtor(s)	

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. Do not include the name or address of a minor child in this statement. Indicate payments, transfers and the like to minor children by stating "a minor child." See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 -25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE 0.00 2005: \$ 2006: \$ 2007: \$

2. Income other than from employment or operation of business

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

0.00 Unemployment 2006: \$

2007: \$

	Case 07-21705		Page 29 of 34	.50.18 Desc IVI	all1
	yments to creditors olete a. or b., as appropriate, and				
None	debts to any creditor made with constitutes or is affected by such of a domestic support obligation counseling agency. (Married deb	with primarily consumer debts: List all in 90 days immediately preceding the transfer is not less than \$600. Indicate or as part of an alternative repaymentors filing under chapter 12 or chapter ses are separated and a joint petition is	the commencement of this case is with an asterisk (*) any payment the schedule under a plan by an a 13 must include payments by eight	if the aggregate value onts that were made to a copproved nonprofit budg	f all property that reditor on account teting and creditor
				AMOUNT	AMOUNT
	E AND ADDRESS OF CREDIT(er Credit Union			PAID 0.00	STILL OWING
400 N	N. Lakeview Parkway on Hills, IL 60061	3 payments o	f \$308 per month	0.00	0.00
None	preceding the commencement of (Married debtors filing under cha	rimarily consumer debts: List each pa the case if the aggregate value of all pro apter 12 or chapter 13 must include pa ses are separated and a joint petition is	operty that constitutes or is affect yments and other transfers by ei	ted by such transfer is no	ot less than \$5,475.
None	who are or were insiders. (Marrie	made within one year immediately ped debtors filing under chapter 12 or cle spouses are separated and a joint pet	hapter 13 must include payment		
4. Sui	ts and administrative proceedin	gs, executions, garnishments and at	tachments		
None	bankruptcy case. (Married debto	we proceedings to which the debtor is rs filing under chapter 12 or chapter 1 s the spouses are separated and a joint	3 must include information con		
AND	TION OF SUIT CASE NUMBER 1-198595	NATURE OF PROCEEDING Citibank (South Dakota) vs. Leavitt	COURT OR AGENCY AND LOCATION	STATUS (DISPOSIT Pending (
None	the commencement of this case.	been attached, garnished or seized und (Married debtors filing under chapter joint petition is filed, unless the spou	12 or chapter 13 must include	information concerning	
5. Re	possessions, foreclosures and ret	turns			
	the seller, within one year imme	possessed by a creditor, sold at a forecle ediately preceding the commencement property of either or both spouses whe	of this case. (Married debtors f	filing under chapter 12 o	or chapter 13 must
6. Ass	signments and receiverships				
None		operty for the benefit of creditors made opter 12 or chapter 13 must include any and joint petition is not filed.)			
None	commencement of this case. (Man	en in the hands of a custodian, receive rried debtors filing under chapter 12 or etition is filed, unless the spouses are s	chapter 13 must include informa	ation concerning proper	
7. Gif	Its				
None	gifts to family members aggregati per recipient. (Married debtors fi	outions made within one year immediating less than \$200 in value per individualing under chapter 12 or chapter 13 me spouses are separated and a joint pet	ual family member and charitable ust include gifts or contribution:	e contributions aggregat	ing less than \$100

8. Losses

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None List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

	Case 07-21705 Doc 1 Filed 11/19/07 Entered 11/19/07 12:50:18 Desc Main Document Page 30 of 34
9. Pa	yments related to debt counseling or bankruptcy
None	List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.
Paul 1099	DATE OF PAYMENT, NAME OF AMOUNT OF MONEY OR DESCRIPTION E AND ADDRESS OF PAYEE PAYOR IF OTHER THAN DEBTOR AND VALUE OF PROPERTY R. Idlas \$1800.00 N. Corporate Circle slake, IL 60030
Hum	mingbird \$49.00
10. O	ther transfers
None	a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
None	b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.
11. C	losed financial accounts
None	List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
12. S	afe deposit boxes
None	List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
13. S	etoffs
None	List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
14. P	roperty held for another person
None	List all property owned by another person that the debtor holds or controls.
15. P	rior address of debtor
None	If debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during

that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

16. Spouses and Former Spouses

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If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

None

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

18. Nature, location and name of business

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

√

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: November 19, 2007	Signature /s/ Jason M Leavitt	
	of Debtor	Jason M Leavitt
Date:	Signature	
	of Joint Debtor	
	(if any)	
	O continuation pages attached	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

Case 07-21705 Doc 1 Filed 11/19/07 Entered 11/19/07 12:50:18 Desc Main Document Page 32 of 34 United States Bankruptcy Court

Northern District of Illinois

IN RE:			Case No			
Leavitt, Jason M			Chapter 7			
	Debtor(s)					
СНА	PTER 7 INDIVIDUAL D	DEBTOR'S STATEME	ENT OF INTEN	TION		
✓I have filed a schedule of asse ☐I have filed a schedule of exec ✓I intend to do the following w	cutory contracts and unexpired le	ases which includes personal	property subject to a		ed lease.	
Description of Secured Property	Creditor's Name		Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
2006 Honda Civis DX	Baxter Cred	it Union				✓
						Lease will be assumed pursuant to 11 U.S.C. §
Description of Leased Property		Lessor's Name				362(h)(1)(A)
Date Jason M L	eavitt	Debtor		Joi	nt Debtor (i	f applicable
DECLARATION AND I declare under penalty of perju compensation and have provided and 342 (b); and, (3) if rules or g bankruptcy petition preparers, I h any fee from the debtor, as requir	the debtor with a copy of this do- guidelines have been promulgated ave given the debtor notice of the	petition preparer as defined cument and the notices and in d pursuant to 11 U.S.C. § 13	in 11 U.S.C. § 110; nformation required u 10(h) setting a maxim	(2) I prepunder 11 Unum fee fo	pared this d J.S.C. §§ 110 or services cl	ocument fo O(b), 110(h) nargeable by
Printed or Typed Name and Title, if a	ny, of Bankruptcy Petition Preparer		Social Security	No. (Requi	red by 11 U.S	S.C. § 110.)
If the bankruptcy petition preparters were person, or partner w		e name, title (if any), addres	s, and social securit	y number	of the office	r, principal
Address						
Signature of Bankruptcy Petition Prep	arer		Date			
Names and Social Security numbers is not an individual:	ers of all other individuals who pr	epared or assisted in preparin	g this document, unle	ess the ban	kruptcy peti	tion prepare

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

Case 07-21705 Doc 1 Filed 11/19/07 Entered 11/19/07 12:50:18 Desc Main Document Page 33 of 34 United States Bankruptcy Court Northern District of Illinois

Joint Debtor

Case 07-21705 Doc 1 Filed 11/19/07 Entered 11/19/07 12:50:18 Desc Main Document Page 34 of 34

Leavitt, Jason M 1241 Olive Road Homewood, IL 60430

Attorney Paul R. Idlas 1099 North Corporate Circle Grayslake, IL 60030

Baxter Credit Union 400 N. Lakeview Parkway Vernon Hills, IL 60061

Citi Cards P.O. Box 6000 The Lakes, NV 89163-6000

Citibank Po Box 6241 Sioux Falls, SD 57117

Discover Po Box 15316 Wilmington, DE 19850

Discover Fin Pob 15316 Wilmington, DE 19850

Glelsi/sallie Mae 2401 International Ln Madison, WI 53704

Goal Financial LLC 9477 Waples Street, Ste 100 San Diego, CA 92121

Northland Group Inc P.O. Box 390905 Edina, MN 55439